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PATENT
Attorney Docket No. 09282.0048-00
SAP Reference No. 2003P00354 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Andreas MAU)	Group Art Unit: 3626
)	
Application No.: 10/619,748)	Examiner: Martin A. Gottschalk
)	
Filed: July 15, 2003)	
)	
For: REAL-TIME BENEFITS SERVICE)	Confirmation No.: 7407
MARKETPLACE)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(c)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(c), Applicant brings to the attention of the Examiner the documents on the attached listing. This Information Disclosure Statement is being filed after the events recited in Section 1.97(b) but, to the undersigned's knowledge, before the mailing date of either a Final Office Action, Quayle Action, or a Notice of Allowance. Under the provisions of 37 C.F.R. § 1.97(c), this Information Disclosure Statement includes a certification as specified by Section 1.97(e).

Each document listed in this Information Disclosure Statement was first cited in a PCT International Search Report issued in a corresponding PCT application (PCT/US04/22074), and this Information Disclosure Statement is being filed within three months of the mailing date of that Report.

Applicant encloses a copy of the PCT Written Opinion and International Search Report citing the listed documents. However, copies of the listed U.S. patents and published U.S. patent applications are not enclosed.

Applicant respectfully requests that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitutes "prior art." If the Examiner applies any of the documents as prior art against any claims in the application and Applicant determines that the cited documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should any of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please
charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

A handwritten signature in black ink, consisting of a large, stylized 'G' followed by a horizontal line.

Dated: January 17, 2007

By: _____
C. Gregory Gramenopoulos
Reg. No. 36,532

Complete if Known

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

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of

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Application Number	10/619,748
Filing Date	July 15, 2003
First Named Inventor	Andreas MAU
Art Unit	3626
Examiner Name	Martin A. Gottschalk
Attorney Docket Number	09282.0048-00

U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS

Examiner Initials	Cite No. ¹	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US 2002/0049617 A1	04-25-2002	Lencki et al.	
		US 2003/0009355 A1	01-09-2003	Gupta	
		US 2002/0128879 A1	09-12-2002	Spears	
		US 5,655,085 B1	08-05-1997	Ryan et al.	

Note: Submission of copies of U.S. Patents and published U.S. Patent Applications is not required.

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation ⁶
		PCT Written Opinion and International Search Report, mailed December 12, 2006, for International Application No. PCT/US04/22074 (9 pages).	

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.